

Information to identify the case:

Debtor 1	<u>George R. McClelland</u>	Social Security number or ITIN	xxx-xx-0325
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary Lee McClelland</u>	Social Security number or ITIN	xxx-xx-5320
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-22338-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George R. McClelland

Mary Lee McClelland

3/29/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
George R. McClelland
Mary Lee McClelland
Debtors

Case No. 22-22338-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	George R. McClelland, Mary Lee McClelland, 389 Princeton Drive, Pittsburgh, PA 15235-4840
15549831	Citizen's Bank Consumer Loan Service, PO Box 4233, Providence, RI 02940-2033
15549834	Citizens Firstmark Services, P.O. Box 2977, Omaha, NE 68103-2977
15549839	+ UPMC Health Services, PO Box 382007, Pittsburgh, PA 15250-0001

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Mar 30 2023 03:35:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Mar 30 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2023 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 30 2023 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2023 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 29 2023 23:53:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Mar 30 2023 03:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15549830	EDI: CAPITALONE.COM	Mar 30 2023 03:35:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
15549832	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 29 2023 23:53:00	Citizens Bank Card Services, PO Box 42010, Providence, RI 02940-2010
15549833	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 29 2023 23:53:00	Citizens Card Services, PO Box 42010, Providence, RI 02940-2010
15549836	Email/Text: bankruptcynotices@psecu.com	Mar 29 2023 23:54:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
15549835	+ Email/Text: bankruptcynotices@psecu.com	Mar 29 2023 23:54:00	PSECU, 1 Credit Unions Place, Harrisburg, PA 17110-2912
15549837	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

District/off: 0315-2

User: admin

Page 2 of 2

Date Rcvd: Mar 29, 2023

Form ID: 318

Total Noticed: 18

15549852	+ EDI: RMSC.COM	Mar 29 2023 23:55:00	SPS Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15549838	EDI: RMSC.COM	Mar 30 2023 03:35:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15549840	+ EDI: WFFC.COM	Mar 30 2023 03:35:00	Synchrony Bank/Sam's Club, PO Box 960090, Orlando, FL 32896-0090
		Mar 30 2023 03:35:00	Wells Fargo Financial/Collection Dept., 4143 121st Street, Urbandale, IA 50323-2310

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
Anthony M. Moody	on behalf of Debtor George R. McClelland amoody@moodylawoffices.com moodyar81455@notify.bestcase.com
Anthony M. Moody	on behalf of Joint Debtor Mary Lee McClelland amoody@moodylawoffices.com moodyar81455@notify.bestcase.com
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the registered holders of GSAMP Trust 2005-HE3, Mortgage Pass-Through Certificates, Series 2005-HE3 bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6